







## U.S. UTILITY Patent Application

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PATENT DATE

APPLICATION NO. CONT/PRIOR CLASS SUBCLASS ART UNIT EXAMINER
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Christopher Johnson Marc Edgar Tim Keyes

Methods and systems for optimizing return and present value

PTO-2040

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TERMINAL DISCLAIMER	DRAWINGS		CLAIMS ALLOWED.			
DISCLAIMER	Sheets Drwg.	Figs. Drwg.	Print Fig.	Total Claims	Print Claim for O.G.	
☐ The term of this patent	_ (date) (Assistant Examiner) (Date)			NOTICE OF ALLOWANCE MAILED		
subsequent to (date) has been disclaimed.				,		
The term of this patent shall not extend beyond the expiration date		· · · · · · · · · · · · · · · · · · ·				
of U.S Patent. No.			ISSUE FEE			
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